

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PERRY J. ROWAN  
ROSE M. ROWAN  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-24757

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/27/2016 and confirmed on 10/25/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,507.10
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		72,507.10

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,748.72	
Trustee Fee	3,223.77	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,972.49

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA**	0.00	40,685.64	0.00	40,685.64
	Acct: 4882				
	FIFTH THIRD BANK	0.00	2,480.00	0.00	2,480.00
	Acct: 8130				
	BANK OF AMERICA NA**	656.23	656.22	0.00	656.22
	Acct: 4882				
	BRANCH BANKING&TRUST CO/BB&T(*)	0.00	0.00	0.00	0.00
	Acct: 2504				
	BRANCH BANKING&TRUST CO/BB&T(*)	0.00	0.00	0.00	0.00
	Acct: 2504				
	CATERPILLAR FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct:				
	FORD MOTOR CREDIT COMPANY LLC(*)	0.00	17,712.75	0.00	17,712.75
	Acct: 5238				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct:				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: 8373				
	FIFTH THIRD BANK	0.00	0.00	0.00	0.00
	Acct: 8130				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 9750				
					61,534.61

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PERRY J. ROWAN	0.00	0.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	2,235.00	2,235.00	0.00	0.00
	Acct:				
	BRIAN C THOMPSON ESQ	5,513.72	5,513.72	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-18				
	THOMPSON LAW GROUP PC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX-6-2				

16-24757

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount *** NONE ***	Prin Paid	Int Paid	Total Paid
Unsecured					
	AMERICAN EXPRESS BANK FSB Acct: 1003	5,686.68	0.00	0.00	0.00
	AMERICAN EXPRESS BANK FSB Acct: 1001	653.88	0.00	0.00	0.00
	BANK OF THE WEST Acct: 8897	0.00	0.00	0.00	0.00
	BRANCH BANKING&TRUST CO/BB&T(*) Acct: 4807	9,900.11	0.00	0.00	0.00
	BLACK DIAMOND EQUIPMENT RENTAL Acct: 1542	0.00	0.00	0.00	0.00
	BROWN AND JOSEPH Acct: 7212	0.00	0.00	0.00	0.00
	CATERPILLAR FINANCIAL SVCS Acct: 9916	0.00	0.00	0.00	0.00
	CATERPILLAR FINANCIAL SVCS Acct: 9916	0.00	0.00	0.00	0.00
	CATERPILLAR FINANCIAL SVCS Acct: 1206	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 4771	0.00	0.00	0.00	0.00
	PYOD LLC - ASSIGNEE Acct: 8765	2,771.03	0.00	0.00	0.00
	COHN & DUSSI Acct: 6536	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENIT Acct: 6563	754.83	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENIT Acct: 1196	4,658.97	0.00	0.00	0.00
	CREDENCE RESOURCE MANAGEMENT++ Acct: 5927	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 2719	11,911.72	0.00	0.00	0.00
	FIFTH THIRD BANK Acct: 2719	0.00	0.00	0.00	0.00
	FIRST NATIONAL BANK OF PA(*) Acct: 1775	0.00	0.00	0.00	0.00
	FIRST NATIONAL BANK OF PA(*) Acct: 9750	5,080.63	0.00	0.00	0.00
	HILLMEADE APARTMENTS Acct: 5927	0.00	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 8373	19,866.69	0.00	0.00	0.00
	LEASE OPERATIONS Acct: 8311	0.00	0.00	0.00	0.00
	MEDICWEST AMBULANCE INC++ Acct: 3516	0.00	0.00	0.00	0.00
	NASHVILLE ELECTRONICS SERVICES Acct: 4394	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct: 6035	11,430.27	0.00	0.00	0.00
	ONE MAIN FINANCIAL GROUP LLC - A/S/F Acct: 9000	7,848.96	0.00	0.00	0.00
	PENNSYLVANIA ASSOCIATION OF CREDIT Acct: 7872	0.00	0.00	0.00	0.00
	TIM MCCURDY - Q & M CONSTRUCTION Acct:	13,377.50	0.00	0.00	0.00
	QUALITY ASSET RECOVERY Acct: R919	0.00	0.00	0.00	0.00

16-24757

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	SHEFFIELD FINANCIAL/B B & T*	3,482.75	0.00	0.00	0.00
	Acct: 4727				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 9033				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 6094				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: 3354				
	TIME PAYMENT CORP	0.00	0.00	0.00	0.00
	Acct: 5376				
	TOTAL REWARDS VISA	0.00	0.00	0.00	0.00
	Acct: 1196				
	TRACTOR SUPPLY/CBSD	0.00	0.00	0.00	0.00
	Acct: 1779				
	WADES BODY & FRAME SHOP INC	0.00	0.00	0.00	0.00
	Acct: 5927				
	WHOLE SOLUTIONS	0.00	0.00	0.00	0.00
	Acct: 711N				
	NAVITAS CREDIT CORP	38,035.41	0.00	0.00	0.00
	Acct: 6536				
	BRANCH BANKING&TRUST CO/BB&T(*)	50.27	0.00	0.00	0.00
	Acct: 9470				
	CATERPILLAR FINANCIAL SVCS	561,121.87	0.00	0.00	0.00
	Acct:				
	BRANCH BANKING&TRUST CO/BB&T(*)	91,694.91	0.00	0.00	0.00
	Acct: 2504				
	BRANCH BANKING&TRUST CO/BB&T(*)	92,246.14	0.00	0.00	0.00
	Acct: 2504				
	BUCHANAN INGERSOLL	0.00	0.00	0.00	0.00
	Acct:				
	GRENN & BIRSIC PC (FRMRLY DAVID W	0.00	0.00	0.00	0.00
	Acct:				
	GRENN & BIRSIC PC (FRMRLY DAVID W	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ALLIED INTERSTATE LLC++	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

61,534.61

TOTAL CLAIMED

PRIORITY 0.00

SECURED 656.23

UNSECURED 880,572.62

Date: 09/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecl@chapter13trusteedpa.com

IN RE:

PERRY J. ROWAN

ROSE M. ROWAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24757

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Perry J. Rowan  
Rose M. Rowan  
Debtors

Case No. 16-24757-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichaels, PA 15320-2656
cr	+ Branch Banking and Trust, c/o Sally E. Edison, Spilman Thomas & Battle, PLLC, One Oxford Centre, Suite 3440, 301 Grant Street Pittsburgh, PA 15219-1407
cr	+ Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Peter S. Russ, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412
cr	+ Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Kelly M. Neal, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412
14341256	+ Bank of the West, Bank Card Center, PO Box 84043, Columbus, GA 31908-4043
14341259	+ Brown & Joseph, PO Box 59838, Schaumburg, IL 60159-0838
14635019	+ Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl., Pittsburgh, PA 15219-1400
14885452	David W. Raphael, Esquire, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14799104	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14341271	+ Hillmeade Apartments, 6800 Highway 70 South, Nashville, TN 37221-2271
14341273	+ Lease Operations, 111 Executive Center Drive, Suite 102, Columbia, SC 29210-8414
14341274	+ MedicWest Ambulance, Inc., 50 south Main Street, Suite 401, Akron, OH 44308-1829
14341263	+ Navitas Credit Corp., c/o Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350, Woburn, MA 01801-6544
14341276	+ Navitas Credit Corp., 814 US Highway A1A N Ste 201, Ponte Vedra Beach, FL 32082-3269
14341279	+ Pennsylvania Association of Credit Mgmt., 3737 Library Road, Pittsburgh, PA 15234-2232
14341280	+ Q&M Construction, 1066 Fish Rdige Road, Cameron, WV 26033-2316
14341281	+ Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
14341289	+ Wade's Body & Frame Shop, 71 N. Maiden Street, Waynesburg, PA 15370-1713
14341290	+ Whole Solutions, 1217 Salt Springs Road, Mineral Ridge, OH 44440-9331

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@bbandt.com	Sep 28 2022 23:19:00	BRANCH BANKING AND TRUST COMPANY, Branch Banking and Trust Company, 50 Aviemore Court, Pinehurst, NC 28374, UNITED STATES 28374-9732
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 28 2022 23:19:00	First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
14341254	+ Email/PDF: bncnotices@becket-lee.com	Sep 28 2022 23:22:42	American Express, PO Box 981537, El Paso, TX 79998-1537
14341253	+ Email/PDF: bncnotices@becket-lee.com	Sep 28 2022 23:22:31	American Express, PO Box 1270, Newark, NJ 07101-1270
14344738	Email/PDF: bncnotices@becket-lee.com	Sep 28 2022 23:22:37	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 28, 2022

Form ID: pdf900

Total Noticed: 58

14341255	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 28 2022 23:18:00	Bank of America, PO Box 15019, Wilmington, DE 19886
14658986	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 28 2022 23:18:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14341257	+ Email/Text: bankruptcy@bbandt.com	Sep 28 2022 23:19:00	BB&T, PO Box 580340, Charlotte, NC 28258-0340
14400657	+ Email/Text: bankruptcy@bbandt.com	Sep 28 2022 23:19:00	BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
14341260	Email/Text: fpdbankruptcynoticesgroup@cat.com	Sep 28 2022 23:19:00	Caterpillar Financial Services, PO Box 13834, Newark, NJ 07188
14341262	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2022 23:22:44	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14341264	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2022 23:19:00	Comenity Bank/GNDRMNT, PO Box 182789, Columbus, OH 43218-2789
14341265	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2022 23:19:00	Comenity Bank/Total Rewards Visa, PO Box 182789, Columbus, OH 43218-2789
14341266	+ Email/Text: bankruptcy@credencerm.com	Sep 28 2022 23:19:00	Credence Resource Mgmt, 17000 Dallas Parkway # 204, Dallas, TX 75248-1940
14341267	Email/Text: mrdiscen@discover.com	Sep 28 2022 23:19:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14410435	Email/Text: mrdiscen@discover.com	Sep 28 2022 23:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14341268	Email/Text: collectionbankruptcies.bancorp@53.com	Sep 28 2022 23:19:00	Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263
14341269	Email/Text: collectionbankruptcies.bancorp@53.com	Sep 28 2022 23:19:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14419410	Email/Text: EBNBKNOT@ford.com	Sep 28 2022 23:19:00	Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14405018	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Sep 28 2022 23:19:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14341270	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 28 2022 23:19:00	First National Bank, 3320 E State Street, Hermitage, PA 16148-3301
14420142	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 28 2022 23:19:00	First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752
14341272	+ Email/Text: bankruptcy@huntington.com	Sep 28 2022 23:19:00	Huntington National Bank, PO Box 2059, Columbus, OH 43216-2059
14341261	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 28 2022 23:22:39	Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
14341275	+ Email/Text: NESCollections@NESPOWER.com	Sep 28 2022 23:18:00	Nashville Electronic Services, 1214 Church Street, Nashville, TN 37246-0002
14341277	+ Email/Text: electronicbkydocs@nelnet.net	Sep 28 2022 23:19:00	Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
14637956	Email/PDF: cbp@onemainfinancial.com	Sep 28 2022 23:22:37	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14341278	+ Email/PDF: cbp@onemainfinancial.com	Sep 28 2022 23:22:39	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14406852	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2022 23:33:03	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 28, 2022

Form ID: pdf900

Total Noticed: 58

14405383	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2022 23:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14341283	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2022 23:22:23	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14341284	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2022 23:22:48	SYNCB/Wal-Mart, PO Box 965036, Orlando, FL 32896-5036
14341282	+ Email/Text: bankruptcy@bbandt.com	Sep 28 2022 23:19:00	Sheffield Financial Corp, PO Box 1847, Wilson, NC 27894-1847
14341285	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2022 23:33:08	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
14341286	Email/Text: marisa.sheppard@timepayment.com	Sep 28 2022 23:19:00	Time Payment Corp., 10M Commerce Way, Woburn, MA 01801
14415845	+ Email/Text: bankruptcy@huntington.com	Sep 28 2022 23:19:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14341287	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2022 23:19:00	Total Rewards Visa, PO Box 659584, San Antonio, TX 78265-9584
14341288	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2022 23:22:51	Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14405012	+ Email/Text: electronicbkydocs@nelnet.net	Sep 28 2022 23:19:00	US Department of Education c/o Nelnnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr		Fifth Third Bank
cr		Ford Motor Credit Company LLC
cr		The Huntington National Bank
cr	*	American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
14885451	*+	First National Bank, 3320 E State Street, Hermitage PA 16148-3301
14341252	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
14341258	##+	Black Diamond Equipment Rental, 2080 Rail Street, Morgantown, WV 26501-7874

TOTAL: 4 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING



District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 28, 2022

Form ID: pdf900

Total Noticed: 58

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Plaintiff Rose M. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
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